

CLAIMS:

7. An interface device adapted to be configurable in such a way as to allow communication of data between a first financial transaction device and at least one second financial transaction device, wherein the first transaction device is unable to communicate with or produce data which is intelligible to the second transaction device.

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8. The interface device of Claim 7, wherein the first and second financial transaction devices are remote from each other and communicate through a network.

9. The interface device of Claim 7, wherein the at least one second transaction device is a server located at a location of an entity selected from a group consisting of a financial institution, an administrative institution, an IT service provider, a database, an inventory and management system.

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10. The interface device of Claim 7, wherein the interface device is incorporated into the second transaction device.

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11. The interface device of Claim 7, wherein the interface device is remotely configurable in response to a determination of the nature and characteristics of the first transaction device.

12. The interface device of Claim 7, wherein the interface device corresponds to a computer configured to receive financial transaction data from the first transaction device, to convert the data into a form which can be communicated to and understood by the second transaction device.

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13. The interface device of Claim 7, wherein the first transaction device corresponds to a 'legacy' device which is inherently unable to communicate with an external financial transaction network or provide data which is intelligible to the one or more second transaction device.

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14. The interface device of Claim 7, wherein the second transaction device is in the form of one or more servers carrying out functions of at least one of the entities.

5 15. The interface device of Claim 7, wherein the network comprises the Internet.

10 16. The interface device of Claim 7, wherein the at least one second transaction device communicates with the first transaction device via a medium selected from a group consisting of dial-up connection and a permanent connection, wherein the medium provides for communication on substantially real-time basis.

15 17. The interface device of Claim 7, wherein the first transaction device comprises a device selected from a group consisting of a PINpad, a swipe card unit, a processor, a report generation means, and a manual entry keypad.

18. The interface device of Claim 7, wherein the interface device is adapted to differentiate data from a range of financial transactions capable of being carried out on the first transaction device, the transactions being selected from a group consisting of debit processes, credit processes, loyalty processes, transmission of alphanumeric sequences, mobile phone communications, barcode reading/transmissions, and funds transaction processes.

20 19. The interface device of Claim 7, wherein the interface device is configured to operate with a particular first transaction device through configuration files which are maintained and stored on the remote second transaction device/network.

25 20. The interface device of Claim 7, wherein the interface device receives data from one or more first transaction devices.

21. The interface device of Claim 7, wherein the second transaction device includes functionality to allow bi-directional communication between a

merchant and a customer using the first transaction device in real-time applying techniques selected from a group consisting of email, fax and WAP.

22. A computer program adapted to translate data and related information derived from a financial transaction, carried out by a first transaction device, into a form which is both suitable for transmission and is intelligible to one or more second financial transaction devices, wherein the translation of the data and related information is predicated on a knowledge of the characteristics and mode of operation of the first transaction means.